

a. The debtor shall pay \$ 554.18 per month to the Chapter 13 Trustee, starting on 12/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

c. Use of real property to satisfy plan obligations:

Sale of real property

Proposed date for completion:

Description:

Refinance of real property

Proposed date for completion:

Description:

Loan modification with respect to mortgage encumbering property

Proposed date for completion:

Description:

Proposed date for completion:

Description:

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Contribution from adult son, co-resident of property of \$500/month

Other sources of funding (describe source, amount and date when funds are available):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
			Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.

U.S.C.1322(a)(4):

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11

None

Check one:

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Creditor	Type of Priority	Amount to be Paid	CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	ATTORNEY FEE BALANCE	DOMESTIC SUPPORT OBLIGATION

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Part 3: Priority Claims (including Administrative Expenses)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to: _____ (creditor).

Part 2: Adequate Protection NONE

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan including Interest Calculation

The following claims were either incurred within 90 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

c. Secured claims excluded from 11 U.S.C. 506: NONE

Creditor	Collateral or Type	Interest Rate on Arrearage	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)

The Debtor will pay directly to the Trustee (as part of the Plan) all allowed claims for arrearages on monthly obligations and the Debtor will pay to the Creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

Creditor	Collateral or Type	Interest Rate on Arrearage	Amount to be Paid to Creditor (in Plan)	Regular Monthly Payment (Outside Plan)

The Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

a. Curing Default and Maintaining Payments on Principal Residence: NONE

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

e. Surrender NONE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

Creditor	Collateral	Scheduled Debt	Total Collateral	Value of Superior Liens	Value of Collateral Interest in Creditors	Annual Interest Rate	Total Amount to be Paid

the appropriate motion to be filed under Section 7 of the Plan.

NOTE: A modification under this Section ALSO REQUIRES

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral", plus interest as stated. The portion of any allowed claim that exceeds the value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

d. Requests for valuation of security, cram-down, strip off & interest rate adjustments NONE

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Separately classified unsecured claims shall be treated as follows:

Pro Rata distribution from any remaining funds

Not less than _____ percent

Not less than \$ _____ to be distributed pro rata

a. Not separately classified allowed non-priority unsecured claims shall be paid:

Part 5: Unsecured Claims NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan	

g. Secured Claims to be Paid in Full Through the Plan: NONE

claim by 2nd lien holder HUD, whereby \$58,000 lien is due upon sale, is unaffected by the plan.

The following secured claims are unaffected by the Plan:

f. Secured Claims Unaffected by the Plan NONE

Creditor	Nature of Lien	Type of Lien	Amount of Lien	Value of Collateral	Amount of Collateral	Claimed Against Lien	Sum of All Other Liens	Amount of Lien to be Avoided	Amount of Property Avoided

The Debtor moves to avoid the following liens that impair exemptions:

a. Motion to Avoid Liens Under 11 U.S.C. Section 522(f). NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

Part 7: Motions NONE

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

Part 6: Executory Contracts and Unexpired Leases NONE

Debtor notwithstanding the automatic stay.
Creditors and lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the

b. Payment Notices

Upon discharge

Upon confirmation

a. Vesting of Property of the Estate

Part 8: Other Plan Provisions

Creditor	Collateral	Scheduled Debt	Total Collateral	Deemed Secured Value	Amount to be Reclassified as Unsecured	Amount to be Reclassified as Partially Secured	

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

Creditor	Collateral	Scheduled Debt	Total Collateral	Value	Amount to be Reclassified	Amount to be Reclassified as Unsecured	

Part 4 above:

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

Any non-standard provisions placed elsewhere in this plan are ineffective.

Explain here:

NONE

Non-Standard Provisions Requiring Separate Signatures:

Part 10: Non-Standard Provision(s): Signatures Required

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes No

Explain below why the plan is being modified:	Increasing payment of arrears Increasing specific contribution of \$500/month from son. Adding specific creditor and adding as unaffected lien holder. Adding HUD as secured creditor and adding as unaffected lien holder.
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Date of Plan being modified: 12/12

If this Plan modifies a Plan previously filed in this case, complete the information below.

Part 9: Modification NONE

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

d. Post-Petition Claims

- 1) Ch. 13 Standing Trustee commissions
- 2) The Standing Trustee shall pay allowed claims in the following order:
- 3)
4)

c. Order of Distribution

Attorney for Debtor(s)

Joint Debtor

Debtor

/s/ Carol M. Joseph

Date: 2-5-19

Date:

2/5/2019

Signatures

I certify under penalty of perjury that the above is true.

By signing and filing this document, the debtor(s), if any, must sign this Plan. I certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.